

Table II. B. 3. b(1998) Percent of private-sector full-time employees at establishments that offer health insurance by firm size and State: United States, 1998 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	90.0%	57.8%	76.2%	89.9%	97.1%	99.7%	71.0%	98.2%
New England:								
Massachusetts	93.9%	65.6%	85.9%	96.3%	97.5%	99.7%	79.6%	98.9%
New Hampshire	93.5%	75.0%	90.7%	98.5%	99.1%	100.0%	86.6%	99.3%
Connecticut	94.0%	69.3%	89.3%	92.5%	97.1%	100.0%	80.0%	99.0%
Middle Atlantic:								
New York	92.2%	69.0%	79.9%	95.0%	97.6%	100.0%	79.5%	98.8%
New Jersey	91.8%	59.0%	87.3%	94.5%	94.5%	100.0%	76.7%	98.2%
Pennsylvania	93.9%	66.7%	84.8%	91.8%	99.1%	100.0%	79.8%	98.7%
East North Central:								
Ohio	91.2%	53.2%	81.7%	91.6%	95.1%	98.5%	73.5%	97.1%
Indiana	91.2%	48.2%	75.4%	92.6%	96.4%	99.9%	67.5%	98.6%
Illinois	91.1%	61.7%	74.8%	90.2%	99.8%	98.7%	71.4%	98.6%
Michigan	93.9%	66.9%	91.5%	94.5%	97.1%	100.0%	81.4%	98.8%
Wisconsin	94.4%	63.0%	88.7%	97.0%	100.0%	100.0%	81.8%	99.4%
West North Central:								
Minnesota	90.8%	54.4%	80.9%	92.2%	93.9%	99.7%	71.0%	98.2%
Iowa	90.2%	52.6%	78.8%	94.8%	99.9%	100.0%	67.5%	99.8%
Missouri	91.3%	58.5%	76.3%	95.6%	99.6%	100.0%	71.0%	99.3%
Nebraska	87.2%	45.6%	59.4%	95.8%	100.0%	96.7%	60.8%	97.9%
Kansas	89.4%	48.7%	71.6%	89.6%	96.6%	100.0%	65.9%	98.0%
South Atlantic:								
Delaware	92.6%	63.8%	77.9%	97.7%	99.5%	100.0%	77.3%	99.5%
Maryland	91.8%	53.8%	85.3%	94.1%	100.0%	100.0%	76.1%	99.4%
Virginia	89.6%	53.8%	65.6%	91.8%	99.8%	98.8%	69.7%	98.5%
West Virginia	87.1%	69.8%	71.2%	88.6%	95.6%	100.0%	72.3%	98.3%
North Carolina	91.1%	49.3%	78.2%	96.5%	97.5%	99.7%	68.7%	99.2%
South Carolina	89.2%	38.9%	77.4%	86.2%	97.2%	100.0%	60.4%	98.9%
Georgia	89.2%	62.0%	71.8%	88.2%	94.8%	100.0%	69.5%	98.1%
Florida	86.5%	47.9%	72.0%	80.0%	98.0%	100.0%	62.4%	97.2%
East South Central:								
Kentucky	87.1%	52.4%	71.7%	86.4%	92.5%	98.9%	69.1%	94.7%
Tennessee	89.5%	54.2%	70.6%	95.6%	98.8%	99.7%	67.0%	99.2%
Alabama	91.0%	46.7%	77.4%	99.2%	100.0%	99.0%	70.7%	99.3%
West South Central:								
Arkansas	87.1%	47.2%	53.7%	85.3%	100.0%	99.6%	57.0%	98.9%
Louisiana	82.1%	62.2%	57.1%	79.3%	95.1%	98.8%	62.9%	96.1%
Oklahoma	85.1%	43.4%	55.9%	86.9%	88.6%	99.3%	59.3%	95.4%
Texas	88.0%	43.9%	68.5%	83.6%	94.6%	99.9%	62.1%	97.3%
Mountain:								
Idaho	80.3%	44.2%	58.5%	81.4%	95.5%	100.0%	56.9%	97.8%
Wyoming	79.1%	39.9%	64.4%	83.4%	98.1%	100.0%	53.7%	98.0%
Colorado	90.9%	75.2%	86.8%	94.0%	99.4%	100.0%	82.0%	98.9%
New Mexico	84.3%	48.7%	65.2%	81.4%	100.0%	99.5%	60.7%	97.4%
Arizona	88.5%	60.5%	67.7%	86.9%	92.6%	99.9%	66.7%	97.9%
Utah	90.6%	62.1%	71.8%	91.0%	95.5%	100.0%	76.9%	97.6%
Pacific:								
Washington	90.5%	58.4%	80.0%	95.0%	98.2%	100.0%	72.6%	99.3%
Oregon	87.5%	49.5%	76.5%	81.4%	99.4%	99.5%	66.8%	97.0%
California	88.0%	54.0%	69.8%	84.0%	96.3%	99.8%	66.3%	97.7%
States not shown separately	88.8%	68.5%	76.6%	84.7%	97.8%	100.0%	73.1%	97.9%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table II. B. 3. b(1998) Standard error for percent of private-sector full-time employees at establishments that offer health insurance by firm size and State: United States, 1998 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0. 16%	1. 35%	1. 12%	0. 91%	0. 34%	0. 10%	0. 78%	0. 14%
New England:								
Massachusetts	0. 61%	3. 62%	3. 76%	1. 75%	1. 61%	0. 17%	2. 46%	0. 40%
New Hampshire	1. 26%	7. 04%	5. 53%	0. 96%	1. 20%	0. 00%	3. 42%	0. 48%
Connecticut	0. 93%	3. 73%	4. 09%	4. 11%	2. 06%	0. 00%	1. 95%	0. 58%
Middle Atlantic:								
New York	0. 88%	3. 24%	4. 09%	1. 67%	1. 48%	0. 03%	2. 73%	0. 65%
New Jersey	2. 32%	5. 16%	3. 53%	4. 35%	4. 38%	0. 00%	4. 30%	1. 48%
Pennsylvania	0. 46%	2. 77%	1. 78%	5. 19%	0. 53%	0. 01%	1. 37%	0. 51%
East North Central:								
Ohio	1. 43%	3. 97%	4. 70%	3. 65%	2. 90%	0. 90%	2. 39%	1. 03%
Indiana	1. 51%	4. 72%	4. 18%	4. 27%	2. 69%	0. 06%	4. 33%	0. 86%
Illinois	0. 85%	5. 26%	5. 55%	2. 92%	0. 11%	1. 02%	2. 73%	0. 64%
Michigan	0. 59%	4. 64%	3. 73%	3. 01%	1. 79%	0. 01%	2. 90%	0. 43%
Wisconsin	0. 33%	5. 29%	4. 49%	1. 28%	0. 00%	0. 00%	1. 38%	0. 40%
West North Central:								
Minnesota	1. 82%	5. 66%	6. 47%	4. 58%	3. 65%	0. 29%	3. 00%	1. 46%
Iowa	0. 96%	5. 65%	6. 21%	1. 84%	0. 09%	0. 00%	3. 08%	0. 12%
Missouri	0. 84%	3. 39%	7. 14%	1. 61%	2. 85%	0. 00%	3. 28%	0. 30%
Nebraska	2. 21%	5. 12%	5. 51%	2. 68%	0. 04%	2. 69%	4. 76%	1. 89%
Kansas	1. 62%	2. 82%	7. 03%	3. 64%	2. 52%	0. 00%	3. 08%	0. 77%
South Atlantic:								
Delaware	1. 77%	6. 56%	4. 35%	2. 91%	0. 25%	0. 00%	2. 82%	0. 58%
Maryland	1. 55%	5. 51%	3. 90%	3. 21%	0. 00%	0. 00%	3. 28%	0. 44%
Virginia	1. 97%	5. 83%	6. 90%	6. 05%	0. 15%	0. 66%	6. 51%	0. 61%
West Virginia	1. 99%	9. 60%	8. 53%	2. 08%	1. 58%	0. 00%	5. 51%	0. 67%
North Carolina	1. 46%	7. 21%	4. 08%	1. 49%	1. 83%	0. 29%	3. 87%	0. 47%
South Carolina	1. 98%	3. 95%	4. 95%	7. 01%	3. 38%	0. 00%	3. 82%	0. 73%
Georgia	1. 70%	8. 83%	10. 07%	5. 70%	1. 84%	0. 00%	5. 78%	0. 61%
Florida	2. 00%	3. 52%	3. 54%	5. 17%	4. 59%	0. 00%	3. 74%	1. 59%
East South Central:								
Kentucky	1. 55%	6. 18%	5. 02%	4. 32%	4. 22%	0. 58%	2. 04%	2. 11%
Tennessee	1. 66%	7. 65%	5. 36%	2. 83%	1. 35%	0. 28%	4. 58%	0. 45%
Alabama	1. 40%	4. 87%	4. 31%	1. 26%	0. 00%	1. 81%	3. 40%	1. 04%
West South Central:								
Arkansas	1. 60%	8. 22%	10. 16%	5. 91%	0. 00%	0. 28%	4. 57%	0. 38%
Louisiana	2. 23%	10. 19%	7. 56%	4. 69%	1. 84%	1. 84%	5. 88%	1. 47%
Oklahoma	1. 73%	3. 81%	6. 26%	3. 47%	5. 46%	0. 64%	2. 55%	1. 30%
Texas	1. 13%	5. 13%	5. 59%	5. 12%	1. 85%	0. 07%	2. 77%	1. 12%
Mountain:								
Idaho	2. 41%	6. 78%	5. 61%	6. 68%	2. 37%	0. 00%	4. 96%	1. 01%
Wyoming	1. 68%	4. 04%	5. 74%	4. 93%	1. 68%	0. 00%	2. 48%	0. 96%
Colorado	1. 48%	7. 12%	4. 81%	6. 31%	0. 79%	0. 00%	3. 67%	1. 09%
New Mexico	1. 83%	5. 64%	6. 29%	5. 77%	0. 00%	0. 42%	3. 31%	1. 69%
Arizona	0. 84%	4. 91%	5. 79%	2. 36%	2. 91%	0. 03%	2. 64%	0. 41%
Utah	1. 02%	5. 92%	4. 85%	4. 48%	2. 80%	0. 00%	4. 47%	0. 63%
Pacific:								
Washington	1. 12%	3. 60%	3. 75%	1. 93%	0. 97%	0. 04%	2. 45%	0. 41%
Oregon	1. 39%	3. 88%	5. 69%	5. 40%	0. 36%	0. 73%	3. 59%	1. 37%
California	1. 35%	4. 95%	5. 38%	2. 88%	1. 81%	0. 26%	3. 53%	0. 76%
States not shown separately	0. 76%	7. 38%	3. 14%	4. 81%	1. 64%	0. 03%	3. 20%	0. 69%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).